## **NOTICE**

This slip opinion is subject to formal revision before it is published in an advance sheet of the Ohio Official Reports. Readers are requested to promptly notify the Reporter of Decisions, Supreme Court of Ohio, 65 South Front Street, Columbus, Ohio 43215, of any typographical or other formal errors in the opinion, in order that corrections may be made before the opinion is published.

## **SLIP OPINION NO. 2013-OHIO-5199**

## FORD MOTOR CREDIT COMPANY, APPELLANT v. AGRAWAL, APPELLEE. [Until this opinion appears in the Ohio Official Reports advance sheets, it may be cited as *Ford Motor Credit Co. v. Agrawal*, Slip Opinion No. 2013-Ohio-5199.]

*Court of appeals' judgment reversed on the authority of* Cullen v. State Farm Mut. Auto. Ins. Co.—*Cause remanded for further proceedings.* 

(No. 2012-0462—Submitted November 20, 2013—Decided December 17, 2013.) APPEAL from the Court of Appeals for Cuyahoga County, No. 96413, 2011-Ohio-6474.

{¶ 1} The judgment of the court of appeals is reversed on the authority of *Cullen v. State Farm Mut. Auto. Ins. Co.*, \_\_\_\_ Ohio St.3d \_\_\_\_, 2013-Ohio-4733. The cause is remanded to the appellate court for further proceedings.

O'CONNOR, C.J., and O'DONNELL, LANZINGER, KENNEDY, and FRENCH, JJ., concur.

PFEIFER and O'NEILL, JJ., dissent.

O'Melveny & Myers, L.L.P., and Jonathan D. Hacker; Tucker Ellis & West, L.L.P., and Irene C. Keyse-Walker; and Frantz Ward, L.L.P. Brett K. Bacon, Colleen C. Murnane, and Gregory R. Farkas, for appellant.

The Misra Law Firm, L.L.C. and Anand N. Misra; and Robert S. Belovich, for appellee.

Severson & Werson and Jan T. Chilton, urging reversal for amicus curiae American Financial Services Association.